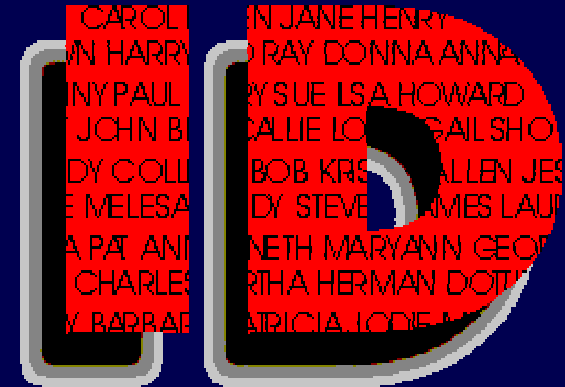


# Identity Theft



Maryland IT Security & Privacy Conference  
September 25, 2003  
Donald P. Withers – CEO, TheTrainingCo.

# What Is Identity Theft?

## “I-Jacking”

*Someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.*

### **Fastest Growing White Collar Crime**

- Business/Financial losses 48 billion
- Consumer victims losses 5 billion
- 9.9 million people victimized this year
- 10-60 hours or more spent by victim resolving problems



# Federal Laws - Penalties

- Identity Theft and Assumption Deterrence Act of 1998

*“Knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of federal law, or that constitutes a felony under any applicable state or local law.”*



- Maximum of 15 years and up to \$250,000 fine
- Investigated by USSS, FBI, USPS and SSA OIG

# How Do Identity Thieves Get Your Personal Information



- Steal wallets and purses
- Steal your mail, take statements, pre-approved offers
- Divert your mail to another location
- Steal trash from homes and businesses
- Personal information in your home and on the internet
- Social engineering
- Purchase from “inside” sources
- Old PC's and PDA's
- Skimming devices & Keystroke loggers



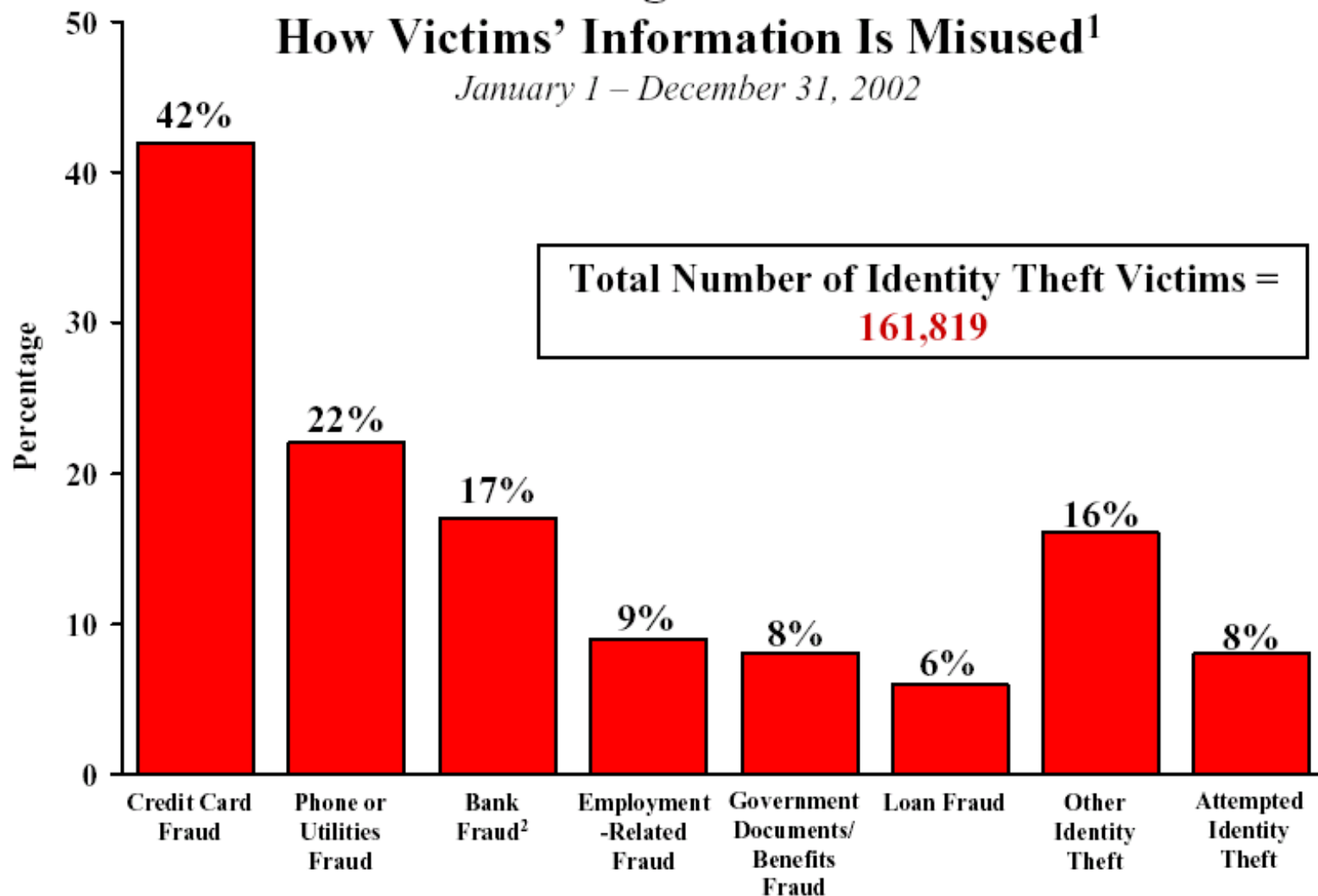
# How Do Identity Thieves Use Your Personal Information

- Change billing address or add themselves as authorized user
- Open new accounts using your name, SSN and DOB
- Establish new phone or wireless services
- Open bank accounts and write bad checks
- Use checks or debit cards to drain your bank accounts
- Obtain medical care or employment
- Buy cars with loans in your name
- Rent a home or apartment
- Commit crimes as You....



## Figure 1 How Victims' Information Is Misused<sup>1</sup>

January 1 – December 31, 2002



<sup>1</sup>Percentages are based on the 161,819 total victims reporting. Percentages add to more than 100 because approximately 22% of victims reported experiencing more than one type of identity theft. All victims reported experiencing at least one type of identity theft.

<sup>2</sup>Includes fraud involving checking and saving accounts and electronic fund transfers.

Federal Trade Commission  
Created January 22, 2003

# How to Protect Yourself & Minimize Risk

1. Order copies of credit reports from all three credit bureaus and subscribe to an online credit notification service.
2. Shred personal information before discarding in trash
3. Pay attention to billing cycles and missing bills
4. Remove mail promptly and deposit outgoing mail from collection boxes, not from home
5. Put passwords on credit card, banks and phone accounts
6. Don't use personal information as passwords
7. Minimize amount of identification you carry
8. Don't give out personal information over phone, mail or internet
9. Wipe hard drives and PDA's before discarding or selling
10. Don't give out SSN and don't carry SSN card with you



# What to Do If You Are a Victim

## - The First Three Steps -



- **First** - contact the fraud department at each of the three major credit bureaus and tell them you have been a victim of identity theft
  - Request “fraud alert” and “call before” opening accounts be placed on your file
  - Order credit reports for all three major credit bureaus
- **Second** - contact the creditors for any accounts that you know have been tampered with or opened fraudulently
  - Close tampered accounts and open new ones with new pins & passwords
- **Third** - file a report with your local police or the police in the community where the identity theft took place
  - Get a copy of police report, you will need it later



# Credit Bureaus

**Equifax** . [www.equifax.com](http://www.equifax.com)

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285/

TDD 800-255-0056 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

Account Number	Where Acct.	Date Opened	Months Reviewed	Date of Last Activity
30(03)60(01)90+(00)	I	11/96	05	05/97
30(02)60(01)90+(01)	I	01/97	05	04/97
30(02)60(01)90+(01)	I	12/96	04	

**Experian** . [www.experian.com](http://www.experian.com)

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)/

TDD 800-972-0322 and write:

P.O. Box 9532, Allen TX 75013

**TransUnion** . [www.transunion.com](http://www.transunion.com)

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289/

TDD 877-553-7803; fax: 714-447-6034; email:

[fvad@transunion.com](mailto:fvad@transunion.com) or write: Fraud Victim Assistance

Department, P.O. Box 6790, Fullerton, CA 92634-6790

# Resources

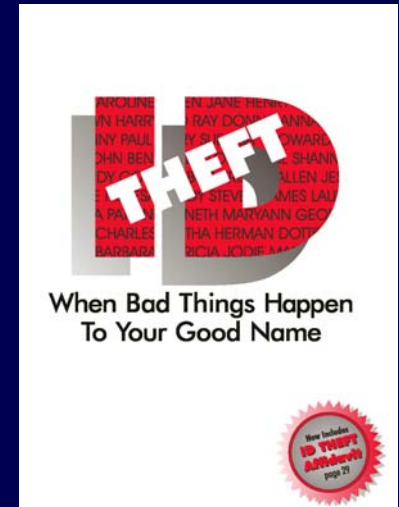
To get your FREE copy of “When Bad Things Happen To Your Good Name” go to:

## Identity Theft Clearinghouse

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

### Other Useful Information:

- Federal Trade Commission
  - United States Secret Service
  - Federal Bureau of Investigation
  - Department of Justice
  - Internal Revenue Service
  - U.S. Postal Inspection Service
  - Identity Theft Resource Center
  - Stop the Junk Mail Kit
  - FightIdentityTheft website
  - OPTOUT
  - National Do Not Call Registry
- [www.ftc.gov](http://www.ftc.gov)  
[www.treas.gov/usss](http://www.treas.gov/usss)  
[www.fbi.gov](http://www.fbi.gov)  
[www.usdoj/criminal/fraud/idtheft.html](http://www.usdoj/criminal/fraud/idtheft.html)  
[www.treas.gov/irs/ci](http://www.treas.gov/irs/ci)  
[www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect)  
[www.idtheftcenter.org](http://www.idtheftcenter.org)  
[www.stopjunk.com](http://www.stopjunk.com)  
[www.fightidentitytheft.com](http://www.fightidentitytheft.com)  
1.888.5OPTOUT  
1.888.382.1222 or [www.DoNotCall.gov](http://www.DoNotCall.gov)



# Resources

- Direct Marketing Association
  - Offers the Mail and Telephone Preference Services, which allow you to opt-out of direct mail marketing and/or telemarketing from many national companies.
  - You may register with the name removal file by mailing your name(s) and home address and signature in a letter or on a postcard to:

Mail Preference Service  
Direct Marketing Association  
P. O. Box 9008  
Farmingdale, NY 11735-9008

# Resources

- Direct Marketing Association
  - The Telephone Preference Service, a do-not-call service, is a free service to assist those consumers in decreasing the number of national commercial calls received at home.
  - You may register with this do-not-call file by sending your name, home address, and home telephone number and signature in a letter or on a postcard to:

Telephone Preference Service  
Direct Marketing Association  
P. O. Box 9014  
Farmingdale, NY 11735-9014

# Resources

- Fraudulent use of your checks:
  - CheckRite 800.766.2748
  - ChexSystems 800.428.9623
  - CrossCheck 800.552.1900
  - Equifax 800.437.5120
  - National Processing Co. 800.526.5380
  - SCAN 800.262.7771
  - TeleCheck 800.710.9898

# Questions



# Contact Information:

Donald P. Withers  
Don@TheTrainingCo.com  
www.Techno-Security.com  
410.703.0332